### Sunday Services in Salt Lake Churches

CORDIAL WELCOME TO ALL SERVICES EXTENDED TO ALL

Episcopal.

ST. MARK'S CATHEDRAL. First South between Second East and Third East streets. The Rt. Rev. F. S. Spalding, bishop; Very Rev. S. R. Colladay, dean. Holly communion, 7:30 a. m.; Sunday school 9:45 a. m.; morning service (sermon by Bishop Spalding) 11 a. m.; evening service 4:30 p. m.

ST. JOHN'S CHAPEL. Ninth East and Street of Evening.

ST. PETER'S CHAPEL SST North Second West-Sunday School, 9:45 s. m. Evening service, 7:39 o'clock.

Evening service, 7:39 o'clock.

ST. PAUL'S CHURCH. Main and Fourth South streets—Services Sunday as follows: Holy communion at 5 a. m. Morning prayer and sermon by the rector. Rev. Ward Winter Reese, at 11 o'clock. Evening prayer and address at 3 o'clock. Evening prayer and address at 3 o'clock. The second in the series of addresses on "The Influence of Christianity" will be given by Prof. Joseph Peterson of the University of Utah. His subject will be "Christianity and Science." Sunday school at 3:45 a. m. All scats are free and every-body made welcome.

ST. PAUL'S CHURCH. Main and Fourth South streets—Services Sunday as follows: Holy communion at a a monoming prayer and services Sunday as follows: Holy communion at a a monoming prayer and services Sunday as follows: Holy communion at a a monoming prayer and service Sunday as follows: Holy communion at a a monoming prayer and service Sunday as follows: Holy communion at a a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service Sunday as follows: Holy communion at a monoming prayer and service sunday as follows: Holy communion at a monoming prayer and service sunday as follows: Holy communion at a monoming prayer and service sunday as follows: Holy communion at a monoming prayer and service sunday as follows: Holy communion at a monoming prayer and service sunday as follows: Holy communion at a monoming prayer and service sunday as follows: South and service Thursday, 10:20 p. m. Middle service, 10:20 p. m. Middle service come you to all the services of Hiff church FIRST METHODIST EPISCOPAL CHURCH, corner of Second South and Second East streets—Will A. Betts. D. D. pastor. Sunday school at 9:46 a. m. Public worship at 11 a. m. and 7:45 p. m. Prayer meeting on Wednesday evening at 7:45 o'clock. Sunday, January 11, the pastor will preach both morning and evening Morning subject, "The Spirit Filled Life." The evening agrmon will be the third in a series of sermon-incurred on "The Home." Subject, "Mother o Mine." A straight talk to wives and mothers.

A straight talk to wives and mothers.

WATERLOO METHODIST EPISCOPAL CHURCH, 1719 South Fourth East
street—Martin Thomas, pastor, Sunday
school, 2 p. m.; Mrs. A. Betts, superintendent. Epworth league 6:45 p. m.
Preaching services 7:30 p. m. There will
be evening services during the week beginning with Tuesday evening. A most
cordial invitation is extended to all

HEATH METHODIST EPISCOPAL.

invited to come and bring their friends.

Intelligent people realize that common colds invitation is extended to all.

HEATH MISTHODIST EPISCOPAL CHURCH, pear the corner of Third South and Eighth West streets—M. Thornas, pastor, Sunday school, 10 a. m., Donald Colcough, superintendent. Preaching to the pastor at 11 a. m. Prayer meeting Thurday evening at 7:30 o'clock, All are welcome.

LIBERTY PARK METHODIST EPISCOPAL CHURCH, corner Eighth East and Ninth South streets—The Rev. D. Moore; plants, Mrs. Erneat M. Fowler. In the evening at 7:30 o'clock, while peak on "Home Training of Mrs. W. D. Moore; plants, Mrs. Erneat M. Fowler. In the beauting at 11 a. m. Prayer meeting school et 10 a. m. Prayer meeting school et 10 a. m. Prayer meeting at 1230 o'clock, will speak on "Home Training of Mrs. W. D. Moore; plants, Mrs. Erneat M. Fowler. In the Jewish Home." We give an earnest invitation to all who find our and cough school et 10 a. m. Prayering at 11 a. m. Prayer meeting at 1230 o'clock, subject. A. Patched Life—its Value." Epworth league at 5:30 p. m. A cordial invitation is extended to all. On Monday evening at 5 o'clock the Salt Like City Bible School association will hold its regular monthly meeting, at which time the annual clear the propole realize that common delds should be treated promptly. If there is sneezing and chilliness with hoarseness, tickling thorat and cough services at 1 a. m. Prayer meeting the prayer of the condition of the prayer of the cought and worship helpful. Kindersarten at 11. Sunday school association will hold its regular monthly meeting, at which time the annual clear the propole at 12 a. m. Sunday school, 2 d. a. m.

GERMAN LUTHERAN CHURCH, corner State and Seventh South street. Sunday school and Bible class 10 a. m. Service 10:30 a. m. Announcement for communion Friday afternoon, Jnanary 16. Confessional service and holy communion Sunday, January 15, at 10 a. m. Parochial school, Prof. H. Pflinger, teacher.

DANISH LITHERAN CHURCH CT. REORGANIZED CHURCH OF JESUS DANISH LITHERAN CHURCH CT.

SWEDISH LUTHERAN CHURCH, corner Second South and Fourth East— Erik Floreen, pastor—10 a. m., Sunday school; organization of the confirmation class of the year; if a. m., service; 8:30 World Teacher." Monday night class will be conducted by Mr. Rice. He will talk

JIS-THE

Luther league at the church parlors. Host of the evening, Mr. Gust Gardner.

Baptist.

IMMANUEL CHURCH—Fourth East and Second South. Louis S. Bowerman. D. D., minister: Miss Deborah Steelman. Hible school visitor. Hours of worship. Il a. m. and 7:30 p. m. Morning subject: "The Working of An Unseen Purpose." Evening. "Why Men Do Not Go to Church." Bible school at 2:45 a. m., Mr. F. J. Lucas, superintendent, young people's meetings. Juniors, 5:30; Intermediates and seniors, 6:30. Midweek prayer and social service, Wednesday evening at 8. You are cordially invited to these services.

Y. W. C. A.

Y. W. C. A.

The regular Sunday vesper service and social hour will be held in the association rooms in the Continental National bank building Sixth floor, at 5 p. m. Mrs. George Hancock will lend the devotional exercises. Prof George C. Wise of the University of Utan will give/an illustrated travel talk. Miss Biith Godbe will give two instrumental pieces, and Miss Lenore Smith a violin solo. The hostesses are Miss Margaret Androws' assisiants. All women and girls of the city are cordially invited to come and bring their friends.

Sinday, January 18, at 10 a. m. Parochial school, Prof. H. Pflinger, teacher.

DANISH LUTHERAN CHURCH, corner of First avenue and E street; John Lund, pastor—Sunday school, 10 a. m. Service 11 a. m. No services in the evening. Young people's meeting Tuesday evening Congregational meeting Wednesday evening at parsonage. The Ladies Aid Invites their husbands and friends to a social gathering in the church basement Thursday evening. Refreshments served.

REORGANIZED.

South Fourth East street—J. E. Vanderwood, city minister. Sunday school at 10 a. m., preaching, 11 a. m. and 7.45 p. m.; Scandinavian preaching, 4:30 p. m.; Scandinavian preaching. 4:30 p. m.; The evening sermon will be by J. E. Vanderwood and his subject will be: "How to Attain Strength of Character and Fullness of Life."

BASIS

MORGAN whose power

money through wise investment, made personal char-

acter the basis of all his loans.

"Before money or anything else, comes character—record," said Mr. Morgan. "A man I could not trust could not get money from me on all

"I have known a man to come into my office and I have given him a check for a million dollars when I

knew he had not a cent in the

Wisdom in finances encourages foresight, thrift and confidence.

It is the lesson of progressive today and it applies as much to the grown ups as it does to the younger generation.

The boy or girl who saves reaches maturity with habits and quali-

ties of character essential to suc-

An account here for yourself— your boy or girl—is the founds-

tion for a greater future.

cess cultivated and developed.

the bands in Christendom."

Man's Trust in Man

and strength came by

helping others to make

#### BETTILYON REPORTS **INCREASED BUSINESS**

Since Passing of Holidays Sales of the Company Show a Big Improve-

Bettilyon Home Builders company reports increased business since the passing of the holidays. "We have had a good week," said G. C. Richter, a member of the firm, "and there is every indication that business will continue good throughout the winter."

The following sales were reported by the company: A four-room brick home

the following sales were reported by the company: A four-room brick home located at 934 West First South street, belonging to Carl Schmidt, sold to Hal-vor Halversen for \$1900; three lots on Fifth East street, near Howard avenue, sold by H. Spickerman to Rance Derth

sold by H. Spickerman to Rance Derth for \$1200; a chicken ranch at 3371 South Seventh East street, sold by Wilbur Jurden to E. E. Leinbaugh and W. L. Darling for \$3550; Aaron Krause sold to William Mathison three acres on Fifteenth South street and county road for \$3500.

The company reports that it is getting out plans for a factory building to be located on West South Temple street. The approximate cost of the building is to be \$15,000. Also plans are being prepared for a very handsome residence to be build on First avenue and O street.

### ZION EXCEEDS COAST IN HOME BUILDING

The building department of the United Home Builders company received, during the week, figures representing home building activity in Los Angeles for 1913. In comparing figures for building operations in homes for Salt Lake City, with Los Angeles, it shows that the average amount of money expended for each home in Salt Lake will exceed the average for Lo-

Angeles homes, by about \$400.

H. E. Havenor, manager of the real estate department, in summing up the real estate market states, that every indication points to the biggest year if the city's history for real estate from fers. The market for the past week ha been satisfactory considering the time of the year, and many prospective home builders are picking out locations for the building of homes, as soon as the weather will permit.

Colds to Be Taken Seriously.

Intelligent people realize that com-

upon "Theosophical Science." Wedner-day night the meeting for members of the local lodge will meet as usual. The Friday night class will be discontinued for the present. All meetings in the rooms of the local branch, 315 Templeton building.

Swedish Free Church.

SWEDISH EVANGELICAL FREE CHURCH, 724 South Seventh East street—The Rov. E. Thorell, pastor. Sunday morning service and Sunday school at 10:30 o'clock. Young people's meeting at 5 p. m.; preaching at 7:30 p. m.; midweek service Wednesday evening.

Presbyterian.

Presbyterian.

THIRD PRESBYTERIAN CHURCH, corner Eleventh South and Eleventh East streets—Frank O. Leonard, pastor. Morning service of worship and preaching at 11 o'clock, subject, "Religious Producers and Religious Parasites." Sunday school, 12:15; Y. P. S. C. E. 6:30; evening song and lecture service, 7:30, subject of stere-opticon lecture, "The Childhood and Youth of Jesus." The celebrated Tissot pictures will be used. This is the first of a series of five on the life of Jesus.

Congregational.

FIRST CONGREGATIONAL CHURCH, corner of Fourth East and First South streets.—Elmer I. Goshen, pastor. Morn-ing service, 11 o'clock. Sunday school, 12:30 p. m.

PHILLIPS CONGREGATIONAL CHURCH, corner Fifth South and Seventh East—Rev. P. A. Simpkin, pastor. Services this day as follows: Preaching at 11 a. m., subject, "The Grace of God"; Sunday school at 12:15; Christian Endeavor at 6:30; preaching at 7:45, subject, "The Statesman at the Gate." Evening services are not very long, but very interesting; good music.

Christian.

CENTRAL CHRISTIAN, Third East and Fourth South—Bible school, 10 a. m. Morning service, 11 a. m., speaker, Mrs. E. E. Shepherd, state president W. C. T. U. Subject, "A Saloonless Nation in 1920." Christian Endeavor, 6:30 p. m.

Priesthood Will Meet.

It is expected that President Joseph F. Smith will be in attendance at the Ensign ward meeting this evening. The service will be held in the lecture room of the L. D. S. nurses home, commencing at 6:45 p. m.

The priesthood of the ward will meet this morning at 9 a. m. at 423 Seventh avenue, and the Sunday school at 10:30 a. m. at the same place.

Inheritance Tax Paid.

A check for \$1181.40 in payment of inheritance tax on 100 shares of Union Pacific common and 200 shares of Union Pacific preferred, held by the estate of Edward Bradley of Milwaukee, Wis., was received yesterday morning by the attorney general's office.

May Repeat Amateur Show.

Milton D. Joseph is in receipt of a request to repeat his T. O. B. B. show, which he is considering. Mr. Joseph is the author of the original and novel cabaret scene that made such a big hit and was produced under his sole super-

For Prost Bites and Chapped Skin. For Frost Bites and Chapped Skin.

For frost bitten ears, fingers and toes; chapped hands and lips, chilblains, cold sores, red and rough skins, there is nothing to equal Bucklen's Arnica Salve. Stops the pain at once and heals quickly. In every home there should be a box handy all the time. Best remedy for all skin diseases, itching eczema, tetter, piles, etc. 25c. Sold by Schramm-Johnson. Drugs, "The Never-Substitutors," Five (5) Good Stores. (Advertisement.)

Denver and Return. January 16 and 17, via Union Pacific system. Limit, January 31st. City Ticket Office, Hotel Utah. (Adveritsement.)

340 AND 342 MAIN ST. SALT LAKE CITY,

# Get in ahead of the pavement

Prices will rapidly advance

Andrew Carnegie says: "The wise young man or wage earner invests his money in real estate-SUB. URBAN REAL ESTATE."

Here's YOUR opportunity.

Street paving will start early this spring. This means more homes, more people, more activity and more demand for building sites. All these things mean big profits for investors.

Only a few choice lots left.



has 45 modern homes, 7000 shade trees, 22 miles cement walks, graded streets and other improvements costing over \$300,000.

improvements.

Big building lots, \$185 to \$300 each. Terms, \$4 to \$6 down and the same each

In Plat "C" you will have the benefit of all these Prices include graded streets, broad cement sidewalks, shade trees.

Go out and see for yourself.

Name the hour and our auto will call.

Phones-Wasatch 963 and 964.

## Kimball & Richards

"Land Merchants."

Salt Lake City, Utah.

## It's the little things that count

56 and 58 Main Street.

You can enjoy an independent income in the future by saving only a small part of your salary every month and investing it with us.

This is what others have done. This is what others are doing. Why not you? Give this important matter the consideration it merits and begin TODAY.

We are a proven enterprise, supported and patronized by the best people in Salt Lake City. It is what we have done; it is what we are doing that we ask you to consider.

Over six hundred stockholders are NOW participating in the profits earned by this progressive enterprise. Dividends are paid to them every three months at 10 per cent per annum on par. The value of stock has increased thirty-five per cent in the past thirty months. All money invested with us is protected by first-class security—deeds to the homes we build. WRITE FOR FURTHER INFORMATION. USE THIS COUPON.



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REAL ESTATE LOANS.

Real Estate is accepted as the basis of all values and the safest of securities.

The Best Security on Earth Is Earth Itself We offer Salt Lake mortgages as a safe and profitable investment, combining liberal return, absolute security and cash availability. This investment is thoroughly time-tried, panic-tested and backed by tweaty-six years of our experience.

We have never had one foreclosure. If you have surplus on which you desire immediate income, call or write We have several choice bargains in real estate.

Halloran-Judge Loan & Trust Company

